

Information to identify the case:			
Debtor 1:	Brittany L Johnson		Social Security number or ITIN: xxx-xx-7492
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter: 13 3/29/24
Case number:	24-20760-CMB		Date case converted to chapter: 7 11/18/24

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brittany L Johnson	
2. All other names used in the last 8 years	aka Brittany Johnson-Houston, fka Brittany L Houser	
3. Address	213 Veronica Drive Pittsburgh, PA 15235	
4. Debtor's attorney Name and address	Brian J. Bleasdale Emerson Professional Building 101 Emerson Avenue Aspinwall, PA 15215	Contact phone 412-726-7713 Email: bleasdb@yahoo.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Brittany L Johnson**

Case number **24-20760-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 11/18/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 16, 2024 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 714 725 9189, and Passcode 1961058710, call 1-828-998-0367 For additional information, go to: https://www.justice.gov/ust/moc
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 2/14/25 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 1/27/25 Filing deadline: _____ </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Brittany L Johnson
Debtor

Case No. 24-20760-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 18, 2024

User: auto
Form ID: 309B

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db	+ Brittany L Johnson, 213 Veronica Drive, Pittsburgh, PA 15235-4252
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Joseph James Perotti, Jr, Grb Law, 525 William Penn Place, Ste 3110, Pittsburgh, PA 15219-1753
cr	+ Nationstar Mortgage LLC, ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
cr	+ Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222 UNITED STATES 15222-4227
15701005	PA Department of Revenue, Bureau of Compliance, Lien Section, PO Box 280948, Harrisburg, PA 17128-0948
15701006	+ Robert P. Vincler, Esq., 114 Smithfield Street, Pittsburgh, PA 15222-2248
15701007	+ Samuels and Son Seafood Co, 317 Meade Street, Pittsburgh, PA 15221-2131

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Nov 18 2024 23:56:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: bleasdb@yahoo.com	Nov 18 2024 23:56:00	Brian J. Bleasdale, Emerson Professional Building, 101 Emerson Avenue, Aspinwall, PA 15215
aty	+ Email/Text: ebnjts@grblaw.com	Nov 18 2024 23:56:00	Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	+ Email/Text: jlc@mbm-law.net	Nov 18 2024 23:57:00	Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210, Pittsburgh, PA 15203-2380
aty	+ Email/Text: lmichaels@attorneygeneral.gov	Nov 18 2024 23:56:00	Lauren Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
tr	+ EDI: BRCCRAWFORD.COM	Nov 19 2024 04:48:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Nov 19 2024 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2024 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Nov 18 2024 23:57:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: ebnjts@grblaw.com	Nov 18 2024 23:56:00	County Of Allegheny, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753

District/off: 0315-2

User: auto

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cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 18 2024 23:56:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	Email/PDF: resurgentbknotifications@resurgent.com	Nov 19 2024 00:19:03	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: jlc@mbm-law.net	Nov 18 2024 23:57:00	Penn Hills School District and Municipality of Pen, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3, Pittsburgh, PA 15235-4441
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 18 2024 23:56:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15706209	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 18 2024 23:57:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15700998	Email/Text: cfcbackoffice@contfinco.com	Nov 18 2024 23:56:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
15700995	+ EDI: CAPITALONE.COM	Nov 19 2024 04:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15700996	+ EDI: CAPITALONE.COM	Nov 19 2024 04:48:00	Capital One/SaksFirst, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15704345	+ Email/Text: ebnjts@grblaw.com	Nov 18 2024 23:56:00	County of Allegheny, GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15708272	EDI: DISCOVER	Nov 19 2024 04:48:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
15700999	+ EDI: DISCOVER	Nov 19 2024 04:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15701000	+ EDI: PHINGENESIS	Nov 19 2024 04:48:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15700997	EDI: JPMORGANCHASE	Nov 19 2024 04:48:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15701002	^ MEBN	Nov 18 2024 23:55:25	KML Law Group, P.C., Suite 5000, BNY Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15701001	+ Email/Text: bankruptcy@kikoff.com	Nov 18 2024 23:56:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
15703021	Email/PDF: resurgentbknotifications@resurgent.com	Nov 19 2024 00:18:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15712033	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 19 2024 00:19:09	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15701003	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 19 2024 00:00:36	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15701004	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 18 2024 23:56:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15714785	+ Email/Text: jlc@mbm-law.net	Nov 18 2024 23:57:00	Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Ste. 3, Pittsburgh, PA 15235-4441
15714784	+ Email/Text: jlc@mbm-law.net	Nov 18 2024 23:57:00	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Ste. 3, Pittsburgh, PA 15235-4441
15704524	EDI: PENNDEPTREV	Nov 19 2024 04:48:00	Pennsylvania Department of Revenue, Bankruptcy

District/off: 0315-2

User: auto

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15704524	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2024 23:57:00	Division, PO Box 280946, Harrisburg PA 17128-0946 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15710524	+ Email/Text: ebnpeoples@grblaw.com	Nov 18 2024 23:56:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15806561	EDI: Q3G.COM	Nov 19 2024 04:48:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
15701010	+ Email/Text: bankruptcy@self.inc	Nov 18 2024 23:56:00	Self Financial Inc., Attn: Bankruptcy, 515 Congress Ave #2200, Austin, TX 78701
15701009	+ Email/Text: bankruptcy@self.inc	Nov 18 2024 23:56:00	Self Financial Inc., Attn: Bankruptcy, 515 Congress Ave, Ste 1550, Austin, TX 78701
15701008	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 18 2024 23:57:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
15807657	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 18 2024 23:56:00	THE BANK OF NEW YORK MELLON, at. el, c/o Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
15712072	Email/Text: EDBKNotices@ecmc.org	Nov 18 2024 23:56:00	U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448
15808859	^ MEBN	Nov 18 2024 23:54:11	Veripro Solutions Inc., PO Box 3572, Coppell TX 75019-5538
15719624	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 19 2024 00:19:04	Westlake Services LLC c/o, Resurgent Capital Services, PO Box 3427, Greenville, SC 29602-3427

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15704857	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A., as Trustee for Centex Home Equity Loan Trust 2005-B blemon@kmlawgroup.com, lemondropper75@hotmail.com
Brian J. Bleasdale	on behalf of Debtor Brittany L Johnson bleasdb@yahoo.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A., as Trustee for Centex Home Equity Loan Trust 2005-B dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net
Joseph James Perotti, Jr	on behalf of Creditor County Of Allegheny rmonti@grblaw.com KNicely@grblaw.com;rmonti@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren Michaels	on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfbis.com

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